



GEICO General Insurance Company

Bill Issued: January 22, 2024

Amount Due

\$2,780.00

Feb 25, 2024

Remaining Total: \$2,780.00

Hi Claude!

Thanks for choosing GEICO. Here's your auto policy bill.

Auto

GEICO General Insurance Company

Policy Number: 0227-48-47-06

Policy Effective Date: Feb 25, 2024

Upcoming Payments

You're currently enrolled to pay your policy in full.

Jan 21, 2024	New York Law Enforcement Fee	\$30.00
Jan 21, 2024	Policy Renewal	\$2,750.00

Feb-25-24 \$2,780.00



Bill Issued: January 22, 2024



Remaining
\$2,780.00

Amount Due
\$2,780.00

Due By
Feb 25, 2024

Please do not enclose correspondence

CLAUDE A SIMON AND CAROLYN J
SIMON
71 TONJES RD
CALLICOON NY 12723-5729

P O Box 70776
Philadelphia, PA 19176-0776

More info about your policy.



Need help?

Installment Fees

What is an installment fee?

Installment fees help us offset costs we incur by paying your bill over time.

How can I avoid an installment fee?

Paying in full or enrolling in Auto Pay are ways to remove or reduce installment fees.

How Can I Pay My Bill?

Mail to GEICO Remittance Center

P O Box 70776
Philadelphia, PA 19176-0776

By Phone

Call (800) 932-8872 to pay your bill by phone.

Use the GEICO Mobile App

Download the GEICO Mobile app by texting 'Download' to 43426.

Pay your bill online

Visit geico.com/account to pay your bill online.

The Fine Print

- Never worry about missing a payment. Enroll in Auto Pay at geico.com/account today.
- If your payment isn't honored by your financial institution, you'll be charged a service fee up to \$20.00, depending on your state.
- Your policy has been assessed a fee per New York registered motor vehicle, in accordance with the New York Motor Vehicle law.

Paying by check authorizes GEICO to send your check information electronically to your bank. Your account may be debited the same day we receive your payment. You will not receive your cancelled check, however the transaction will appear on your bank statement. If we cannot post the transaction electronically, we may present a copy of your check for payment.



Tel: 1-800-841-3000

GEICO General Insurance Company
One GEICO Boulevard
Fredericksburg, VA 22412-0003

Declarations Page

This is a description of your coverage.
Please retain for your records.

Policy Number: 0227-48-47-06

Coverage Period:

02-25-24 through 08-25-24

12:01 a.m. local time at the address of the named insured.

Date Issued: January 22, 2024

CLAUDE A SIMON AND CAROLYN J
SIMON
71 TONJES RD
CALLICOON NY 12723-5729

Email Address: csimon@fairlane.biz

Named Insured

Claude A Simon
Carolyn Jane Simon

Additional Drivers

Charles Auguste Simon
Henry Victor Simon

Vehicles

VIN

Vehicle Location

Finance Company/ Lienholder

1 1984 Jaguar XJ6-Vdp	SAJAY1345EC373687	CALLICOON NY 12723-5729	
2 1984 Jaguar XJ6	SAJAV1340EC369409	CALLICOON NY 12723-5729	
3 2008 Honda Odyssey EX	5FNRL38418B022450	CALLICOON NY 12723-5729	
4 2003 Chev Silver1500	1GCEK19T73E137575	CALLICOON NY 12723-5729	
5 1967 Austin Hea	HBJ8L39626	CALLICOON NY 12723-5729	
6 1996 Saab 900 SE	YS3DF58N2T2036190	CALLICOON NY 12723-5729	

+Supplemental Spousal Liability insurance provides Bodily Injury liability coverage under a motor vehicle insurance policy when a person is injured or killed in a motor vehicle accident caused by the negligence of the person's spouse. The coverage is included in your Bodily Injury liability limits and does not increase the amount of those limits; the premium for this coverage is \$167.90 for the vehicle(s) listed on the policy. The coverage is automatically included in your policy unless the named insured specifically declines it in writing. To decline this coverage, please visit geico.com.

++ Supplementary Uninsured/Underinsured Motorists Coverage includes out-of-state Uninsured/Underinsured Motorist Coverage. The maximum amount payable under SUM Coverage shall be the policy's SUM limits reduced and thus offset by Motor Vehicle Bodily Injury Liability Insurance Policy or bond payments received from, or on behalf of, any negligent party involved in the accident, as specified in the SUM Endorsement.

Tier 9

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<u>Coverages*</u>	<u>Limits and/or Deductibles</u>	<u>Vehicle 1</u>	<u>Vehicle 2</u>	<u>Vehicle 3</u>	<u>Vehicle 4</u>
Bodily Injury Liability + Each Person/Each Occurrence	\$300,000/\$300,000 W/ Spousal Liab	\$376.60	\$137.40	\$151.00	\$147.60
Property Damage Liability	\$100,000	\$161.90	\$59.10	\$65.70	\$63.50
Basic Personal Injury Protection Please Refer To The New York No-Fault Benefits Section	Opt-A/50,000/2,000 W/L	\$194.70	\$82.30	\$65.50	\$61.90
Supplementary Uninsured/ Underinsured Motorists (SUM) ++ Each Person/Each Occurrence	\$300,000/\$300,000	\$47.70	\$47.70	\$47.70	\$47.70
Emergency Road Service	Liab	-	-	\$19.70	-
Six Month Premium Per Vehicle		\$780.90	\$326.50	\$349.60	\$320.70

<u>Coverages*</u>	<u>Limits and/or Deductibles</u>	<u>Vehicle 5</u>	<u>Vehicle 6</u>
Bodily Injury Liability + Each Person/Each Occurrence	\$300,000/\$300,000 W/ Spousal Liab	\$137.40	\$327.80
Property Damage Liability	\$100,000	\$59.10	\$141.00
Basic Personal Injury Protection Please Refer To The New York No-Fault Benefits Section	Opt-A/50,000/2,000 W/L	\$82.30	\$109.60
Supplementary Uninsured/ Underinsured Motorists (SUM) ++ Each Person/Each Occurrence	\$300,000/\$300,000	\$47.70	\$47.70
Emergency Road Service	Liab	-	\$19.70
Six Month Premium Per Vehicle		\$326.50	\$645.80
Total Six Month Premium			\$2,750.00

*Coverage applies where a premium or \$0.00 is shown for a vehicle.

If you elect to pay your premium in installments, you shall be subject to an additional fee for each installment. The fee amount will be shown on your billing statements and is subject to change.

New York No-Fault Benefits Section

Below is a breakdown of your No-Fault (PIP) coverages to show how much No-Fault coverage you have and the premium. The premiums shown below are already included in your 6 month premium. Your total premium is shown in the coverage section. Your No-Fault coverages with premiums and your other coverages and premiums are shown in the Coverage section. REFER TO THE COVERAGE SECTION AND THE PERSONAL INJURY PROTECTION AMENDMENT FOR THE OPTION YOU CARRY.

<u>Coverage</u>	<u>Limit and Deductibles</u>	<u>Vehicle 1</u>	<u>Vehicle 2</u>	<u>Vehicle 3</u>	<u>Vehicle 4</u>
Basic Personal Injury Protection	\$50,000.00	\$194.70	\$82.30	\$65.50	\$61.90
Total		\$194.70	\$82.30	\$65.50	\$61.90
Aggregate No-Fault Benefits Available		\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00
		NON Ded	NON Ded	NON Ded	NON Ded

<u>Coverage</u>	<u>Limit and Deductibles</u>	<u>Vehicle 5</u>	<u>Vehicle 6</u>
Basic Personal Injury Protection	\$50,000.00	\$82.30	\$109.60
Total		\$82.30	\$109.60
Aggregate No-Fault Benefits Available		\$50,000.00	\$50,000.00
		NON Ded	NON Ded

**Maximum Monthly Work Loss Benefit	\$2,000.00
Other Necessary Expenses Per Day	\$25.00
Death Benefit	\$2,000.00

** THE MAXIMUM MONTHLY WORK LOSS BENEFIT AND OTHER NECESSARY EXPENSES PER DAY ARE INCLUDED IN THE AGGREGATE SHOWN ABOVE. THE \$2,000 DEATH BENEFIT IS IN ADDITION TO THE AGGREGATE.

<u>Discounts and Premium Reductions</u>	<u>Vehicle 1</u>	<u>Vehicle 2</u>	<u>Vehicle 3</u>	<u>Vehicle 4</u>
The total value of your discounts and premium reductions is \$1,309.90				
Multi-Car	\$44.10	\$46.40	\$41.70	\$39.10
5 Year Good Driving	\$92.90	\$92.90	\$73.30	\$78.00
Driver Training	\$94.50	-	-	-
Good Student	\$91.70	-	-	-
Daytime Running Lights	-	-	\$2.90	\$2.70
Passive Restraint/Air Bag	-	-	\$28.10	\$26.50
Anti-Lock Brakes	-	-	\$21.20	\$20.50
Total	\$323.20	\$139.30	\$167.20	\$166.80

<u>Discounts and Premium Reductions</u>	<u>Vehicle 5</u>	<u>Vehicle 6</u>
The total value of your discounts and premium reductions is \$1,309.90		
Multi-Car	\$46.40	\$41.90
5 Year Good Driving	\$92.90	\$78.00
Driver Training	-	\$85.30

Discounts and Premium Reductions

	<u>Vehicle 5</u>	<u>Vehicle 6</u>
Good Student	-	\$72.80
Daytime Running Lights	-	\$5.80
Passive Restraint/Air Bag	-	\$46.90
Anti-Lock Brakes	-	\$43.40
Total	\$139.30	\$374.10

The Reductions shown above are already reflected in your six month premium.

Contract Type: FAMILY

Contract Amendments: ALL VEHICLES - A30NY(04-20) A54NYA(07-22) SIGPGCW(07-20)

Unit Endorsements: A139(07-15) (VEH 1,2,3,4,5,6); A115S(08-20) (VEH 3,6)

Class, Symbols and Vehicle Liability Symbol: A -N -17SM T-S T T L(VEH 1); A -N -65-69 A S S L(VEH 2);
A -N -50-64 D A A E(VEH 3); A -N -65-69 C C C X(VEH 4);
A -N -65-69 A 5 5 (VEH 5); A -N -19SM T-S J J K(VEH 6)

Important Policy Information

- Congratulations! You have earned the free Accident Forgiveness benefit. That means we will waive the surcharge associated with the first at-fault accident caused by an eligible driver on your policy.
- Reminder - Physical damage coverage will not cover loss for custom options on an owned automobile, including equipment, furnishings or finishings including paint, if the existence of those options has not been previously reported to us. This reminder does NOT apply in VIRGINIA, however, in Virginia coverage is limited for custom furnishings or equipment on pick-up trucks and vans but you may purchase coverage for this equipment. Please call us at 1-800-841-3000 or visit us at geico.com if you have any questions.
- Active Duty, Guard, Reserve, Honorably Discharged Veteran, or Retired Military: Call 1-800-MILITARY to see if you qualify for the Military Discount.
- If we cancel your policy due to nonpayment of premium or for underwriting reasons and your coverage lapses, we will assess a \$35.00 fee to reissue your policy. We will not reissue the policy (and you will not have coverage) if the fee is not paid.
- Supplemental Spousal Liability coverage has been included in your policy as required by law. If you wish to decline this coverage, please visit geico.com.
- As required by NEW YORK REGULATIONS, we are informing you that there is no coverage under your GEICO Insurance Policy while the insured vehicle is being used as a shared vehicle pursuant to General Business Law article 40. Peer-to-peer vehicle sharing coverage is not available on an optional basis on this policy.
- Your rate is partly determined by factors including your credit based insurance score, driving activity, and vehicle usage. If you think any of these characteristics have recently changed, please contact us at 1-866-319-8690 for a policy review.
- A \$5 surcharge has been added to the policy for the vehicle registered in New York. Please refer to the enclosed flyer, M544NY, that explains the New York Automobile Theft Prevention Program in detail.

Important Policy Information

- If your payment is dishonored by your bank or financial institution, GEICO will assess a \$20.00 service fee to your account to cover the additional time and expense we incur to collect your premiums.
- Claims incurred while any vehicle is being used as a public or livery conveyance, including while the vehicle is being used as a livery conveyance in connection with a transportation network company may not be covered by this contract. We do not make such coverage available on an optional basis.



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Coverage Notice for New York

IMPORTANT INFORMATION ABOUT YOUR INSURANCE COVERAGE

Policy Effective Dates: 02-25-24 - 08-25-24

Please consider all the coverage options available to you and decide whether you want to make any changes. You have the right to increase, decrease, reject, or add coverage that was previously rejected. Please be aware that certain coverages are required by law and cannot be rejected.

Please read the important information below on some of the coverage options that are available to you.

Supplementary Uninsured/Underinsured Motorist Coverage (SUM)

If you were issued a new New York policy or contract on or after June 16, 2018, the following applies to you:
Your Supplementary Uninsured/Underinsured Motorist Coverage (SUM) as described below will equal your Bodily Injury (BI) limits unless you select a lower limit or reject the coverage in writing by completing and returning an option form or going online to geico.com.

SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS COVERAGE (SUM COVERAGE) PROVIDES INSURANCE PROTECTION FOR ANY PERSON INCLUDED AS INSURED UNDER YOUR POLICY IF THEY ARE INJURED IN AN ACCIDENT INVOLVING ANOTHER MOTOR VEHICLE WHOSE OWNER OR OPERATOR WAS NEGLIGENT BUT WHO HAS EITHER NO BODILY INJURY OR LIABILITY INSURANCE, OR LESS THAN THE INSURANCE YOU CARRY. SUM COVERAGE SHALL BE EQUAL TO THE LEVEL OF THE BODILY INJURY LIABILITY COVERAGE OF YOUR MOTOR VEHICLE LIABILITY INSURANCE POLICY UNLESS YOU SIGN A WAIVER REQUESTING LOWER COVERAGE OR DECLINING THE COVERAGE. YOU ARE URGED TO CAREFULLY CONSIDER THIS DECISION.

If your policy or contract was issued prior to June 16, 2018, the following applies to you:

You will be required to complete and return an option form or go online to geico.com when changing your SUM coverage and the SUM limits do not match your BI limits.

The following applies to all policyholders

Supplementary Uninsured/Underinsured Motorist Coverage (SUM) includes protection against underinsured motorists as well as protection against motorists with no insurance and hit and run drivers. Underinsured motorists are motorists with some liability insurance but not enough to cover the extent of your injuries. This coverage protects you, your household relatives and occupants of the insured vehicle in any state or Canadian Province. It pays up to the **difference** between the amount of all liability insurance policy and/or bond payments received from the negligent party and the SUM limit you have selected, depending upon the extent of your injuries. You may select SUM limits up to but not higher than your Bodily Injury (BI) Liability limits.

For example, if your BI limits are now \$25,000/\$50,000, you may only select SUM limits of \$25,000/\$50,000. If you select a SUM limit higher than your BI limit, we will raise your BI limit to match.

Your SUM coverage selection will remain in force until you change it or until the Bodily Injury Liability limits are changed.

Supplementary Uninsured/Underinsured Motorist (SUM) Coverage limits available (subject to company and/or underwriting approval) are listed below:

\$25,000/\$50,000*	\$300,000/\$500,000
\$50,000/\$100,000	\$500,000/\$500,000
\$100,000/\$200,000	\$500,000/\$750,000
\$100,000/\$300,000	\$500,000/\$1MIL
\$250,000/\$500,000	\$1MIL/\$1MIL
\$300,000/\$300,000	

*This limit includes a supplemental liability limit of \$50,000/\$100,000 if bodily injury results in death.

The Examples Below Will Help Illustrate How SUM Works

(1) Example One:

Insured's Bodily Injury Damages	\$300,000
Insured's Liability Limit	\$500,000
Insured's SUM Limit	\$250,000
Other Motor Vehicle Liability Limit	\$25,000

Result: In this example, the insured has purchased the maximum amount of SUM coverage that must be offered by the insurer, provided that the insured has purchased bodily injury liability limits of at least \$250,000. Insured recovers \$25,000 from the negligent owner or operator of the other motor vehicle, and \$225,000 (\$250,000 minus \$25,000) under the SUM coverage, for a total recovery of \$250,000.

In the event that the negligent owner or operator of the other motor vehicle had no liability insurance at all, the insured would collect \$250,000 in SUM coverage from the insured's own insurer.

However, if the owner or operator of the other motor vehicle was not negligent, then the insured would receive no SUM payments.

(2) Example Two:

Insured's Bodily Injury Damages	\$100,000
Insured's Liability Limit	\$25,000
Insured's SUM Limit	\$25,000
Other Motor Vehicle Liability Limit	\$25,000

Result: Insured recovers \$25,000 from the negligent owner or operator of the other motor vehicle. The insured receives nothing under the SUM coverage, which equals the mandatory UM coverage, since the liability limits on the other owner or operator's motor vehicle were not lower than the liability insurance limits on the insured's motor vehicle. If the insured's liability and SUM limits were both \$50,000, then the insured would collect another \$25,000 in SUM coverage from the insured's own insurer.

(3) Example Three:

Insured's Bodily Injury Damages	\$60,000
Insured's Liability Limit	\$100,000
Insured's SUM Limit	\$100,000
Other Motor Vehicle Liability Limit	\$50,000

Result: Insured recovers \$50,000 from the negligent owner or operator of the other motor vehicle and \$10,000 under the SUM coverage, which is the difference between the amount of the insured's SUM coverage and the liability coverage available from the other motor vehicle owner or operator, limited by the amount of the insured's bodily injury damages.

(4) Example Four:

Insured's Bodily Injury Damages	\$150,000
Insured's Liability Limit	\$100,000
Insured's SUM Limit	\$100,000
Other Motor Vehicle Liability Limit	\$25,000

Result: If the insured and the owner or operator of the other motor vehicle were each 50 percent at fault for the accident, then the insured's total recovery would be \$75,000, in light of comparative negligence of the parties involved in the accident. The insured would recover \$25,000 from the negligent owner or operator of the other motor vehicle and \$50,000 under the SUM coverage.

On the other hand, if the owner or operator of the other motor vehicle was totally at fault for the accident, then the insured would recover \$25,000 from the negligent owner or operator and would then receive \$75,000 in SUM coverage from the insured's own insurer. Had the insured purchased liability and SUM limits of \$150,000 or more, the SUM recovery would then be \$125,000.

(5) Example Five :

Insured's Bodily Injury Damages	\$25,000
Passenger's Bodily Injury Damages	\$25,000
Another Passenger's Damages that resulted in Death	\$50,000
Insured's Combined Single Liability (CSL)	\$75,000
Limit Insured's CSL SUM Limit	\$75,000
Other Motor Vehicle Liability Limit	Uninsured (i.e. no coverage)

Result: Since the other motor vehicle was uninsured, the full \$75,000 CSL SUM limit is available for all insured persons from this accident under the policy. However, since the accident involves insured persons who were both injured and killed, the mandatory UM limits of \$25,000 per person and \$50,000 per accident for injured persons and \$50,000 per person and \$100,000 per accident for persons killed in the accident are available. Therefore, the insured and first passenger each recover \$25,000 and the second passenger's estate recovers the full \$50,000 under the SUM coverage.

If the insured's CSL and CSL SUM limit were each \$300,000 and the insured's damages amounted to \$200,000, then all insured persons would be covered under the SUM coverage as the total damages (\$200,000 + \$25,000 + \$50,000 = \$275,000) are less than the \$300,000 CSL SUM limit.

Uninsured Motorist Coverage (UM)

If you do not carry one of the SUM options available, it is MANDATORY that you carry Basic Uninsured Motorist Coverage of \$25,000/\$50,000.

Uninsured Motorist Coverage does not include Underinsured Motorist Coverage and applies only to accidents that occur within New York State. It pays you, your household relatives and occupants of the insured vehicle any monetary damages you are legally entitled to receive as a result of bodily injury or death caused by an uninsured or hit and run motorist. Pays up to the first limit for one person and, subject to the first limit for any one person, up to the second limit for all persons injured in one accident. For your greater protection we recommend that you carry one of the SUM options outlined in the Supplementary Uninsured/Underinsured Motorist Coverage.

Important Notice - Instructions for Making Changes

Adjusting your coverages could result in either an increase or decrease in your six month premium.

For questions regarding your policy, you can chat with us at [geico.com/chat](https://www.geico.com/chat) or through our mobile app.



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SUPPLEMENTAL SPOUSAL LIABILITY INSURANCE DECLINATION FORM

New York State law requires an insurer issuing or delivering a policy that satisfies the requirements of New York Vehicle and Traffic Law Article 6 provide supplemental spousal liability insurance in such policy unless the named insured elects, in writing, to decline and refuse such insurance in the insured's policy.

Supplemental spousal liability insurance provides bodily injury liability coverage under a motor vehicle insurance policy when a person is injured or killed in a motor vehicle accident caused by the negligence of the person's spouse. If you decline this coverage, then the injured or deceased spouse would not be covered under the bodily injury liability coverage in the policy.

Supplemental spousal liability insurance is included within the policy's bodily injury liability limits and does not increase the amount of those limits.

The additional premium for supplemental spousal liability insurance is \$167.90. If you do not decline this insurance in writing, supplemental spousal liability insurance is automatically included in your motor vehicle insurance policy.

If you are unsure whether this coverage is appropriate for you, you should speak with your insurance company representative or a licensed insurance producer.

☐ I hereby decline supplemental spousal liability insurance.

SIGNATURE OF NAMED INSURED

DATE



IMPORTANT NOTICE

NEW YORK

NEW YORK STATE LAW MANDATES SERIOUS CONSEQUENCES FOR PEOPLE WHO DRIVE WITHOUT AUTOMOBILE INSURANCE.

Dear Policyholder:

We are required to notify the New York State Department of Motor Vehicles if your automobile insurance policy has been canceled for any reason whatsoever.

If there is a lapse in coverage, you are subject to:

1. Suspension of your registration.
2. Suspension of your driver's license.
3. Payment of a civil penalty.

PROTECT YOURSELF AND YOUR FAMILY. BE CERTAIN YOUR POLICY REMAINS IN EFFECT.

POLICYHOLDER SERVICE DIVISION



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IMPORTANT NOTICE TO POLICYHOLDERS AGE 65 AND OVER

THIRD PARTY DESIGNEE NOTIFICATION

THIS IS TO NOTIFY YOU THAT I WISH TO NAME THE FOLLOWING PERSON AS A THIRD PARTY DESIGNEE. I WISH THIS PERSON TO RECEIVE, IN ADDITION TO MYSELF, ALL NOTICES OF CANCELLATION, NON-RENEWAL, OR CONDITIONAL RENEWAL NOTICES THAT I MIGHT RECEIVE. THE DESIGNEE AND I BOTH UNDERSTAND THAT THIS DESIGNATION IN NO WAY OBLIGATES THE DESIGNEE TO ANY LIABILITY ON MY POLICY. WE BOTH UNDERSTAND THAT THE DESIGNEE MAY WITHDRAW AT ANY TIME BY SIMPLY NOTIFYING ME AND MY INSURANCE COMPANY IN WRITING. IF I WISH TO TERMINATE THE THIRD PARTY DESIGNEE, I UNDERSTAND THAT I MUST NOTIFY YOU IN WRITING.

Insured: Print Your Name

Insured: Sign Your Name

Date

Please list **ALL POLICY NUMBERS:**

Auto

Auto

Auto

Motorcycle

Personal Umbrella

DESIGNEE, Please complete the following:

☒ **I ACCEPT THE DESIGNATION OF THIRD PARTY DESIGNEE.** I understand this in no way obligates me to any liability on the policies listed above.

Designee: Print Your Name

Designee: Sign Your Name

Date

Street Address of Designee

City, State, Zip Code of Designee

IF YOU HAVE NAMED A DESIGNEE: Please return this form via certified mail, return receipt requested to:

GEICO
One GEICO Center
Macon, GA 31295-0001



Government Employees Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Casualty Company

GEICO Advantage Insurance Company
GEICO Choice Insurance Company
GEICO Secure Insurance Company
GEICO Insurance Agency, Inc.

GEICO PRIVACY NOTICE

GEICO Respects Your Privacy

Protecting your privacy is very important to us. Policyholders like you have trusted us with their insurance needs since 1936, and we take our obligation to safeguard and secure your personal information very seriously. We want you to understand how we protect your privacy and when we collect and use your information.

The Information We Collect

Non-public personally identifiable information ("Information") is information that identifies you and is not available to the general public. The following sections tell you more about how and when we collect your information.

Information We Obtain From You

During the quoting, application, or claims handling processes you may give us Information such as your:

- name
- address
- phone number
- email address
- Social Security number
- driver's license number
- date of birth

If you gave us your email address, GEICO may use it from time to time to notify you of such things as new services, special offers, or to confirm transactions. You can log in to your account at geico.com, click on "Update Email Preferences" on the right side of the screen and choose the level of communication you'd like to receive from us. If you have not yet enrolled online, you will need to enroll with geico.com to update your email preferences.

Information About Your Transactions

We may collect information about your transactions and experiences with us and others, such as your payment history, claims, coverage, and vehicle changes.

Information From Third Parties

We may receive information about you from consumer reporting agencies, which provide us with motor vehicle reports, claim reports, and/or credit information where permitted by law. When you ask for a rate quotation, we may obtain credit information if permitted by applicable state law.

Our sales and service representatives do not have access to the details of your credit information. Other companies who view your credit report will not see the GEICO inquiry. It will be visible only to you. Our inquiry will not affect your credit score or credit rating. If you commit to purchase a policy with GEICO, we will also confirm your motor vehicle record and claims history.

As permitted by law, we may also review your motor vehicle record, claims history, and/or credit information in connection with any renewal.

The Information We Disclose

Information about our customers or former customers will only be disclosed as permitted or required by law. Information about you that has been collected is maintained in your policy and/or claims records.

We use this information to process and service your policy; to settle claims; with your consent; or as directed by you. We may also disclose it to persons or organizations as necessary to perform transactions you request or authorize. Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as information about our current policyholders.

Following are some examples of how we may disclose Information:

We must exchange Information about you with our agents, investigators, appraisers, attorneys, and other persons who are or will become involved in processing your application and servicing your policy or any claims you may make.

When you are involved in a claim, policy information is provided to adjusters and the businesses that will repair your vehicle.

We may share information with persons or organizations that we have determined need the Information to perform a business, professional, or insurance function for us. These include businesses that help us with administrative functions. If the law in your state permits, we may share Information with financial institutions with which we have a joint marketing agreement. All of these entities are obligated to keep the Information that we provide to them confidential and to use the Information only for the purpose for which the Information was provided.



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Information may be provided to organizations conducting actuarial research or audits. In this case, you will not be individually identified in any research report. The organization must agree not to redisclose the Information and the Information will be returned to us or destroyed when it is no longer needed.

We may also share your Information for other permitted purposes, including:

- with another insurance company if you are involved in an accident with their insured
- with our reinsurers
- with insurance-support organizations that detect and prevent fraud
- among the GEICO companies listed above and other subsidiaries of GEICO Corporation to offer you additional products and services
- with consumer reporting agencies as permitted by law
- with medical professionals or institutions in order to verify coverage or conduct operations or services audits
- with state insurance departments or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities
- if ordered by a subpoena, search warrant or other court order

Confidentiality and Security

We restrict access to your Information to employees who we have determined need it in order to provide products or services to you. We train our employees to safeguard customer information, and we require them to sign confidentiality and nondisclosure agreements. We maintain strict physical, electronic and procedural safeguards to protect your Information from unauthorized access by third parties.

Additions to This Privacy Policy

Additional information for policyholders enrolled in our usage-based insurance program is included in the agreement provided upon enrollment in the program.

Changes to This Privacy Policy

Each of our policyholders receives a copy of our privacy policy at least once per year if required by law. In addition, in the event that we make a significant change to our privacy practices, we will send a revised copy of our privacy policy to each of our current policyholders.

What to Do if You Have Privacy or Security Concerns

If you have a concern about privacy or security at GEICO, we want to hear about it by mail or email.

Please write to us at:

Privacy Administration
GEICO

One GEICO Plaza
Washington, DC 20076

or email us at privacypolicy@geico.com.

This Privacy Policy applies to all of the companies listed at the top of this notice.

GOOD DRIVER PLAN

PURPOSE OF THE PLAN

The Good Driver Plan is a recognition of the fact that drivers who are accident and conviction free and operate automobiles in a lawful manner are less likely to have future accidents, and, therefore, are entitled to lower insurance rates than are drivers who are involved in accidents or convicted of traffic violations.

HOW THE PLAN WORKS

The Company uses a point system under which drivers with accidents and traffic convictions pay higher rates, while drivers with no accidents and convictions are charged the lowest premiums. Points are assigned when you, or a driver currently residing in your household and operating your automobiles, are involved in negligent accidents while driving private passenger automobiles or convicted of moving traffic violations that were received while driving any type of vehicle.

Accidents and convictions result in points only if they occurred during the "Experience Period."

A. For accidents, the experience period is:

1. For New Business, the three year period immediately preceding the effective date of the policy.
2. For Renewals, the 34 month period ending 60 days prior to the policy effective date.

B. For convictions, the experience period is the 36 month period ending on the last day of the fourth month preceding the month of the effective date of the policy.

Good Driver Plan discounts and surcharges do not apply to the following types of vehicles: Dune Buggies not licensed for road use, Antique Autos, Commercial Vehicles, Golfmobiles or Golf Carts, Mobile Homes, Motorcycles, Snowmobiles, and Trailers, or to Motor Homes used only for recreational purposes if you have other automobiles insured with the Company.

ACCIDENTS

A. Initial Rating (First Time Rated Under The Plan)

1. One point shall be assigned for each automobile accident that occurred during the experience period involving the applicant, or any operator of the automobile, while operating any private passenger type automobile that resulted in damage to any property, including the applicant's/insured's own, in excess of \$2,000.
2. One point shall be assigned for the second and each subsequent accident during the experience period occurring on or after March 12, 2019 not surchargeable under 1. above only because the damage does not exceed the threshold amount of \$2,000. NOTE: The first accident may occur prior to March 12, 2019.
3. One point shall be assigned for each accident occurring on or after March 12, 2019 during the experience period resulting in bodily injury or death.
4. A point for an accident shall be assigned in addition to any points which may be assigned for a conviction as a result of the same occurrence.

Exceptions: No points shall be assigned under Initial Rating for accidents demonstrated to have occurred under the following circumstances:

1. Automobile Lawfully Parked - An automobile rolling from a parked position, however, shall not be considered as lawfully parked, but as the operation of the last operator.
2. Reimbursement - An accident for which you or your insurance company are reimbursed or have obtained a judgment for one-third or more of your property damage in the accident. Any reimbursement or judgment that you receive should be reported to the company.
3. Struck In Rear - An accident in which your vehicle is struck in the rear by another, and you, or other operator of your vehicle, are not convicted of a violation in connection with the accident.
4. Hit and Run - An automobile operated by you or other operator is damaged by a "hit and run" driver, provided the accident is reported to the proper authorities within 24 hours.
5. An accident which occurs while you or other operator operates a vehicle for hire or a motor vehicle other than a private passenger vehicle and the accident occurs in the course of employment and did not result in a conviction for a moving traffic violation.
6. Emergency Use - Accidents involving the operation of a vehicle in response to an emergency if the operator at the time of the accident was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency.
7. Not at Fault - An accident resulting in payment under any Personal Injury Protection coverage or in the establishment of a claim reserve under Residual Bodily Injury Liability, and you or other operator of your vehicle were not at fault.
8. Other Party Charged - An accident in which the operator of the other vehicle is convicted of a moving violation, and you, or other operator of your vehicle, are not.
9. Animals or Fowl - An accident involving damage by contact with animals or fowl.
10. Flying Gravel, Falling Objects - An accident involving physical damage, limited to and caused by flying gravel, missiles, or falling objects.

11. Accidents occurring while an insured was operating a motor vehicle on behalf of the state or any governmental agency in response to an emergency.
12. An accident while driving a commercial vehicle - No points shall apply to a non-commercial private passenger automobile insurance policy if the accident occurred while the insured was operating a commercial vehicle in the course of employment and in the discharge of the employee's duties at the time of the accident, unless the accident is determined to have been caused by the intentional action or gross negligence of the insured.

B. Subsequent Rating Under The Plan

1. One point is assigned for each accident during the experience period for which any of the GEICO companies has paid under Property Damage and/or Collision (for single car accidents only) coverages of the policy as a result of any one occurrence, provided that the sum of the loss payment(s) made exceeds \$2,000. In determining the sum of such payments, claim adjustment expense, bail bond expense and medical first aid expense are excluded.
2. One point is assigned for the second and each subsequent accident during the experience period occurring on or after March 12, 2019 not surchargeable under 1. above only because the damage does not exceed the threshold amount of \$2,000. NOTE: The first accident may occur prior to March 12, 2019.
3. One point is assigned for each accident occurring on or after March 12, 2019 during the experience period resulting in bodily injury or death, or damage to any property, including the insured's own, in excess of \$2,000.
4. Accidents which were considered in determining points for initial rating will also be included on renewals if still within the experience period. All Exceptions for accidents - Initial Rating will be applicable to accidents - Subsequent Rating.

TRAFFIC CONVICTIONS

A. Initial Rating (First Time Rated Under The Plan)

Points shall be assigned in accordance with the following for a motor vehicle violation for which the applicant or any operator of the vehicle currently a resident in the same household has been convicted during the experience period.

1. Three points shall be assigned for:
 - a. Operating a motor vehicle while intoxicated or impaired by the consumption of alcohol, or
 - b. Operating a motor vehicle while impaired by the use of a drug, or
 - c. Homicide or assault arising out of the use or operation of a motor vehicle or criminal negligence in the use or operation of a motor vehicle resulting in injury or death of another person, or
 - d. Leaving the scene of an accident without reporting, or
 - e. Operating a motor vehicle while seeking to avoid apprehension or arrest by a law enforcement officer, or
 - f. Use or operation of a motor vehicle directly or indirectly in the commission of a felony.
2. Two points shall be assigned for:
 - a. Operating a motor vehicle in excess of the speed limit where injury or death results therefrom, or
 - b. Operating a motor vehicle in a reckless manner where injury or death results therefrom, or
 - c. Operating a motor vehicle during a period of revocation or suspension, or
 - d. Operating a motor vehicle in a race or speed test.
3. One point shall be assigned for operating a motor vehicle at a speed of more than fifteen miles per hour in excess of the legal limit.
4. One point shall be assigned for the second and two points shall be assigned for the third and subsequent moving conviction not specified above.

B. Subsequent Rating Under The Plan

Points shall be assigned in accordance with the following for a motor vehicle violation for which the policyholder or any operator of the vehicle currently a resident in the same household has been convicted during the experience period.

1. Three points shall be assigned for:
 - a. Operating a motor vehicle while intoxicated or impaired by the consumption of alcohol, or
 - b. Operating a motor vehicle while impaired by the use of a drug, or
 - c. Homicide or assault arising out of the use or operation of a motor vehicle or criminal negligence in the use or operation of a motor vehicle resulting in injury or death of another person, or
 - d. Leaving the scene of an accident without reporting.
2. For convictions on or after March 12, 2019, three points shall be assigned for:
 - a. Operating a motor vehicle while seeking to avoid apprehension or arrest by a law enforcement officer, or
 - b. Use or operation of a motor vehicle directly or indirectly in the commission of a felony.
3. Two points shall be assigned for:
 - a. Operating a motor vehicle in excess of the speed limit where injury or death results therefrom, or
 - b. Operating a motor vehicle in a reckless manner where injury or death results therefrom.
4. For convictions on or after March 12, 2019, two points shall be assigned for:
 - a. Operating a motor vehicle during a period of revocation or suspension, or
 - b. Operating a motor vehicle in a race or speed test.
5. For convictions on or after March 12, 2019, one point shall be assigned for operating a motor vehicle at a speed of more than fifteen miles per hour in excess of the legal limit.

6. For convictions on or after March 12, 2019, one point shall be assigned for the second and two points shall be assigned for the third and each subsequent moving conviction not specified above.
7. Violations eligible for consideration in determining driver record points for initial rating may also be considered for the rating of renewals if still within the experience period.

INEXPERIENCED OPERATORS

A rate differential shall be applied if the principal operator of the automobile has not been licensed for three years, or has less than one year of driving experience in the United States or Canada.

REFUND OF SURCHARGED PREMIUM

GEICO will refund or credit your policy when notified that a surcharge should be removed because of the following circumstances:

1. An accident falls under one of the exceptions previously listed; or
2. A conviction for a chargeable violation is reversed; or
3. A surcharge was levied through mistake, carelessness, misinformation or other error; or
4. A reserve was established but no claim was submitted for a period of three years after the date of the incident, or the statute of limitations has run out and no suit has been filed.

WAIVER OF SURCHARGE

The surcharge for an accident will be waived if all of the following are met:

1. The policyholder has been insured with the Company for five or more years;
2. The surchargeable accident occurred after coverage has been in effect for five or more years;
3. There has been no other accident under the policy during the five year period ending 60 days prior to the loss date which either resulted in a surcharge or was waived under this rule.

RATE CLASS EXPLANATION

The rate classification of each private passenger vehicle you insure with us is indicated by the Class and Symbol code displayed on your Policy Declarations Page. The rate class indicates how your vehicle is used and is based upon the latest information in your file.

- I. The first position of the code tells you if a surcharge or discount has been applied under the Good Driver Plan. The points for all drivers are totaled to develop the policy premium surcharge. The numbers 0 through 3 indicate the actual number of points applied. The number 4 means four or more points. If the first digit is A, the Five Year Good Driver Discount applies. If the first digit is a C, the Five Year Good Driver discount has been removed. On policies insuring two or more vehicles, the surcharge is divided between the two vehicles developing the highest base premiums for Liability, Basic Personal Injury Protection, and Collision coverages. The Class Code of both will indicate the total number of points. Vehicles in excess of two receive zero points. The first digit will be a 0 or N for vehicle types that the Good Driver Plan does not apply to. The second and third positions may appear blank, N/A, N/APP or RV.

- II. The second position of the code is based on the type of use and weekly mileage of the vehicle.

- | | |
|---|---|
| N | Your vehicle is not driven to and from work, or your vehicle is driven to and from work or school a one-way distance of less than three miles, or your vehicle is driven to work less than ten miles not more than two days per week and is not used in business. |
| L | Your vehicle is driven to and from work or school a one-way distance of three miles or more but less than ten miles, or your vehicle is driven to work ten miles or more not more than two days per week and is not used in business. |
| M | Your vehicle is driven to and from work or school a one-way distance of ten miles or more, and is not used in business. |
| F | Your vehicle is garaged on a farm or ranch, is not used in business other than farming, and is not driven to work or school. |
| B | Your vehicle is used in business, and may or may not be driven to and from work or school. |

Note: The second position will appear blank if your vehicle is owned or leased by a corporation, co-partnership, or unincorporated association. The position will appear blank or N/A if your vehicle type is a Dune Buggy, Antique Auto, Commercial Vehicle, Golfmobile or Golfcart, Mobile Home, Motorcycle, Motor Home, Trailer or Snowmobile.

- III. The third position of the code indicates who is rated on the vehicle.

- a. When young driver rates are present the third position of the code indicates the actual age of the young driver (16 and younger are combined under 17), and Driver Training Credit when it applies. The codes after the young driver's age have the following meanings:



SF	An unmarried female occasional driver less than 25 years of age.
SFP	An unmarried female, owner or principal driver less than 30 years of age.
MM	A married male principal or occasional driver less than 25 years of age.
SM	An unmarried male occasional driver less than 25 years of age.
SMP	An unmarried male owner or principal driver less than 30 years of age.
SX	An unmarried nonbinary occasional driver less than 25 years of age.
SXP	An unmarried nonbinary owner or principal driver less than 30 years of age.
T	Driver Training Credit is applied. Drivers under 21 years of age are eligible for the credit after completion of an approved course.

At School Classification - young male, female, or nonbinary unmarried drivers who are away at school over 100 road miles from home and do not have an auto at school are not rated, unless they customarily drive the automobile.

- b. For vehicles not operated by a youthful operator the third position of the code has the following meaning:
- | | |
|-------|---|
| F | An F following the use code means that the only rated driver insured under the policy is a female at least 30 but less than 50 years of age. |
| X | An X following the use code means that the only rated driver insured under the policy is nonbinary, intersex, undesignated, unspecified, or other, and at least 30 but less than 50 Years of age. |
| 30-49 | The age group following the use code means that the principal driver is a single male at least 30 but less than 50 years of age. |
| 50-64 | The age group following the use code means that the principal driver (male, female, or nonbinary) of the vehicle is in the indicated age group. |
| 65-69 | |
| 70-74 | |
| 75-79 | |
| 80+ | |

Notes:

1. This position will appear blank if the rated driver does not fall into the categories listed above or is considered an All Other driver classification.
 2. Military Service - an individual in active military service with the armed forces of the United States of America will not be rated, unless they customarily operate the automobile.
- IV. The position immediately following who is rated on the vehicle reflects the annual mileage of the vehicle. Codes A-E apply to pleasure use and drivers age 50 and above:
- | | |
|---|---|
| A | Vehicle annual mileage is 3000 or fewer miles. |
| B | Vehicle annual mileage is 3001 to 6000 miles. |
| C | Vehicle annual mileage is 6001 to 9000 miles. |
| D | Vehicle annual mileage is 9001 to 12,000 miles. |
| E | Vehicle annual mileage is over 12,000 miles. |
- For all other drivers:
- | | |
|---|---|
| S | Vehicle annual mileage is 7500 or less. |
| L | Vehicle annual mileage over 7500 miles. |
- V. The position following the annual mileage represents the vehicle Comprehensive, Collision and Liability symbols. Comprehensive, Collision and Liability symbols take into consideration the vehicle characteristics to determine your rate for physical damage and liability coverages.

DISCOUNTS AND PREMIUM REDUCTIONS

Accident Prevention Course Discount: Applied if the principal operator has successfully completed an accident prevention course, on a voluntary basis, approved by the New York State Department of Motor Vehicles. The certificate of completion must be presented to receive the discount. The discount will apply for 36 months following the date of completion, after which time the course must be retaken in order to again qualify.

Anti-Lock Brakes Discount: Applied when a vehicle is equipped with an anti-lock braking system.

Anti-Theft Discount: Applied when the vehicle is equipped with a qualifying anti-theft device.

Associate Premium Reduction: Applied when the Named Insured or spouse is an operator and is employed by, or retired from Berkshire Hathaway Home Office or any of its 80% or more owned insurance providing subsidiaries.

Daytime Running Lights Discount: Applied to vehicles equipped with factory installed daytime running lights.

Driver Training Discount: Applied for drivers under 21 years of age after successful completion of an approved driver training course.

Emergency Deployment Discount: Applied if, as a result of a declared U.S. Military emergency deployment, the insured private passenger and/or commercial vehicles are stored in a secured government parking facility or left in the care, custody and control of friends/relatives who own their own vehicle and have insurance.

Five Year Good Driver Discount: Applied to each vehicle insured under the policy where the operator assigned to the vehicle has five or more years of clean driving experience.

Good Student Discount: Applied to rated drivers who are single, full-time students, age 16-24 and maintain a grade point of 3.0(B) or higher (or equivalent) or are ranked in the upper 20% of their class.

Military Discount: Applied when the Named Insured is an active duty or retired member of the Armed Forces. The discount applies to Junior or Senior cadets in the military academies. The discount will also apply to non-Retired veterans who received an honorable discharge or general discharge under honorable conditions upon separation from the military.

Multi-Car Discount: Applied when there are multiple vehicles rated on the policy.

Multi-Line Discount: Applied when the Named Insured has another qualifying insurance policy written by GEICO or written through GEICO Insurance Agency, Inc.

Passive Restraint Discount: Applied when the vehicle is equipped with a passive restraint system.

Sponsored Marketing Premium Reduction: Applied when the Named Insured is an active member of an organization sponsored by GEICO.

Telematics Discount: May apply when a driver is developing a telematics driving score or has developed a favorable telematics driving score in the telematics program.

CONSUMER REPORT NOTICE

We may obtain a consumer report for this policy and also in the future in connection with any policy reviews or renewals.

MULTI-TIER RATING PROGRAM DISCLOSURE NOTICE

Government Employees Insurance Company and GEICO General Insurance Company utilize a multi-tier rating program in New York. The term "multi-tier" simply means that there are several pricing levels depending on characteristics of each individual policy.

Your policy declarations page shows the name of the company with which you are insured and the rating tier. Each policy is individually evaluated for tier placement based upon the characteristics of the risk.

Depending on your rating tier, your rate may be higher than that of the New York Automobile Insurance Plan.

At GEICO we look forward to servicing your insurance needs for many years to come. For questions regarding your policy, you can chat with us at [geico.com/chat](https://www.geico.com/chat) or through our mobile app.



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**RENTAL VEHICLE COVERAGE
NOTICE TO POLICYHOLDERS**

** Rental Vehicle Coverage Premium charge YES: _____ NO: X

** If YES, Amount of Rental Vehicle Coverage Premium: \$ _____

The Rental Vehicle Coverage endorsement to this policy provides protection in the event of damage to, or loss of, a rental vehicle, including loss of use, as described in the endorsement.

Rental Vehicle Coverage is mandated by New York State law to reduce problems that confront consumers and leave them vulnerable to major unanticipated costs when dealing with rental vehicle companies.

This Rental Vehicle Coverage protects you whenever rental vehicles are rented and operated anywhere within the United States, its territories or possessions, and Canada.

In the event that a premium is at any time charged or increased for Rental Vehicle Coverage, you have the right to reject this coverage and not pay such charge, if you so inform your insurer within ten calendar days after you receive notice that such a premium charge or increase will be made for Rental Vehicle Coverage.

Please review the Rental Vehicle Coverage endorsement itself. If, as indicated at the top of this notice, there is a premium charge or increase and you wish to reject Rental Vehicle Coverage -- or you simply wish to obtain additional information regarding this coverage -- please call 1-800-841-3000.



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GEICO General Insurance Company
Telephone: 1-800-841-3000
Website: geico.com

Notice of Change in Policy Terms

Your Automobile Policy has been revised. These changes can be found in the enclosed policy documents. Please keep in mind you only have the coverages which are listed on your **Declarations Page** for which a premium or \$0.00 is shown. The information below summarizes the changes in your policy. This summary/explanation does not modify, in any manner, the provisions of your policy. Please read your Automobile Policy and related Amendments/Endorsements for the specific terms and conditions regarding the changes to your policy.

AUTOMOBILE POLICY ENDORSEMENT - MULTI-RISK PHYSICAL DAMAGE COVERAGE - NEW YORK

The Automobile Policy Endorsement - Multi-Risk Physical Damage Coverage - New York has been revised. Please keep in mind you only have the coverage if you selected this coverage and the A180F is listed on your **Declarations Page** under Unit Endorsements.

SECTION III - PHYSICAL DAMAGE COVERAGES DEFINITIONS

The definition of **emergency trip interruption** is revised.

Under your current policy

Emergency trip interruption reimbursement means the following:

If the vehicle **you** are driving is disabled due to a **mechanical breakdown** more than 100 miles from your home, **you** will be reimbursed up to a total of \$75 for food and lodging made necessary by the conditions of the emergency. The food and lodging must be obtained from a commercial source and must begin within 24 hours of the emergency.

Under your renewal policy

Emergency trip interruption reimbursement means the following:

If the vehicle **you** are driving is disabled due to a **mechanical breakdown** more than 50 miles from your home, **you** will be reimbursed up to a total of \$75 for food and lodging made necessary by the conditions of the emergency. The food and lodging must be obtained from a commercial source and must begin within 24 hours of the emergency.

Thank you for renewing with us. We look forward to serving you for many years to come.



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Important Notice Regarding Supplemental Spousal Liability Insurance

New York State law requires an insurer issuing or delivering a policy that satisfies the requirements of New York Vehicle and Traffic Law article 6 to provide supplemental spousal liability insurance, unless a named insured elects, in writing, to decline and refuse such insurance in the policy.

Supplemental spousal liability insurance provides bodily injury liability coverage under a motor vehicle insurance policy when a person is injured or killed in a motor vehicle accident caused by the negligence of the person's spouse.

This coverage is included within the policy's bodily injury liability limits and does not increase the amount of those limits. For example:

Insured's bodily injury policy coverage limit: \$100,000/\$300,000

Insured's bodily injury damage claim paid to spouse: \$75,000

Insured's bodily injury policy coverage limit available to all other claimants subject to a maximum of \$100,000 per person: \$225,000

This example assumes the spouse and other claimants involved in the accident have a right to sue the insured for economic loss or for non-economic loss (i.e., pain and suffering) sustained as a result of a "serious injury" as defined in Insurance Law section 5102(d). It must also have been shown that there was negligence on the part of the insured.

If you decline this coverage, then the injured or deceased spouse would not be covered under the bodily injury liability coverage in the policy.

The additional premium for supplemental spousal liability insurance can be found on the front of your Declarations Page. If you do not decline or have not previously declined this coverage, in writing, supplemental spousal liability insurance is automatically included in your motor vehicle insurance policy and is shown with the bodily injury limit on the Declarations Page. If the supplemental spousal liability insurance is not declined in writing, failure to pay the supplemental spousal liability insurance premium may result in the issuance of a policy cancellation notice for nonpayment of premium.

Please visit geico.com if you would like to change your supplemental spousal liability insurance selection in the future. If you are unsure whether this coverage is appropriate for you, you should contact your insurance company to learn more.



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**IMPORTANT NOTICE TO NEW YORK POLICYHOLDERS
WITH VEHICLES REGISTERED IN NEW YORK**

**AUTO THEFT PROGRAM ESTABLISHED
(Motor Vehicle Law Enforcement Fee)**

Policy Number: 0227-48-47-06

There is a law in New York that established a program primarily for the purpose of preventing auto theft.

- * Under this law all vehicles registered in New York will be required to pay a \$10 motor vehicle law enforcement fee per vehicle annually to support this program.
- * Insurance companies are required to collect these fees and remit them to the state.
- * Upon the issuance of your policy and every renewal thereafter, a \$5 motor vehicle law enforcement fee will be added to your bill for each vehicle you have insured with us that is registered in New York.
- * If you use a payment plan, the fee will be assessed upon your first payment.
- * If you add a car mid-year and your vehicle is registered in New York, the \$5 fee will be made at that time, then again at your next renewal.
- * If your insurance should lapse, then be reinstated with a lapse, you will once again be charged the \$5 fee per vehicle.
- * If your insurance should lapse, then be reinstated without a lapse, there will be no fee.
- * The fee is imposed on every insured motor vehicle registered pursuant to the provisions in paragraph (b) of subdivision one of section four hundred one of the Vehicle and Traffic Law.
- * Effective June 1, 2009, the fee was increased from \$5 to \$10.

The money collected for this program will be used by the state and cities for activities related to the detection, prevention and reduction of automobile theft and related activities.

If this program is found to be effective, it could mean a reduction in your automobile insurance rates.

UNDERWRITING DEPARTMENT



Policy Number: 0227-48-47-06

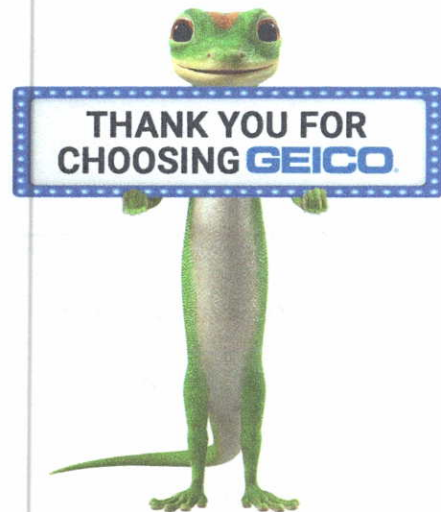
One GEICO Boulevard
Fredericksburg, VA 22412-0003

GEICO General Insurance Company

January 22, 2024



CLAUDE A SIMON AND CAROLYN J
SIMON
71 TONJES RD
CALLICOON NY 12723-5729



Dear Claude A and Carolyn J Simon,

Thank you for being part of the GEICO family!

We work hard to make things as easy as possible, so we've included your **policy renewal summary** on the back of this page. As you review it, you may see that your premium is increasing. There are many factors that affect your insurance premium such as age, driving history, location, and the increasing cost of vehicle repairs. When one (or more) of these factors change, it may impact your policy premium.

We know that this has a real impact on you, our customer. Please be assured that we are working hard to control all costs and to keep the impact on your premium as low as possible. Ways we work to save you money include:

- Improving digital accessibility, which helps to reduce paper and mailing costs.
- Fighting fraud so you're not paying for someone else's fraudulent claim.
- Offering a variety of discounts/premium reductions, including those based on vehicle equipment, driving history and habits, and customer loyalty.

Be sure to visit our discounts/premium reductions page online to take a look at the many savings opportunities that we offer. GEICO has been serving our customers for over 75 years, and we'll continue to work diligently to save you money.

If you have any questions, you can contact us through our **GEICO Mobile App** or log in online at service.geico.com. We'll be happy to review your policy with you and continue to earn your business.

Sincerely,

Todd A. Combs
President

COVER_LTR_M_INC (04-22)

It's never been easier to contact GEICO!



Mobile App



geico.com

400821022748-470631032001163

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Thank you for being a valued GEICO customer



Your Auto Policy:

Policy Number:

0227-48-47-06

Policy Term:

02-25-24 - 08-25-24

Premium \$2,750.00

Your Total Discounts/Premium Reductions:

\$1,309.90

We **always** want to save you more. For personalized details on your current discounts/premium reductions, or what you may be eligible for, please visit geico.com or use the GEICO Mobile App.

Did You Know:



24/7 Access
to your claims needs.



Using the 3-Second Rule
for the distance between you and the car ahead of you could provide you with enough time to notice a hazard and respond safely.

Check It Out:



Use the GEICO Mobile App
47 out of 50 states accept Digital ID Cards!
(Excludes MA, NH & VA)



Go Paperless at geico.com
Not only are you reducing the amount of mail you receive, but you're also helping the environment.

